

Fig. 3 depicts a flowchart of a specific method for investing funds consistent with the present invention;

Fig. 4 depicts a flowchart of a method for determining the number of coupon bonds to be purchased consistent with the present invention; and

Fig. 5 depicts a flowchart of a method for determining the amount of holdback consistent with the present invention.--

Page 7, line 12, after the phrase "following five-year periods" insert --(Figs. 2-3, step 210)--.

Page 7, line 15, after the phrase "initial funding amount" insert --(Fig. 2, step 220)--.

Page 7, line 20, after the phrase "will be purchased" insert --(Fig. 3, step 310)--.

Page 8, line 2, after the phrase "of the structured settlement" insert --(Fig. 3, step 320)--.

Page 10, line 15, after the phrase "load to be overcome" insert --(Fig. 4, step 410)--.

Page 10, line 17, after the phrase "minus the load)" insert --(Fig. 4, step 420)--.

Page 10, line 19, after the phrase "minus the load)" insert --(Fig. 4, step 430)--.

Page 11, line 5, after the phrase "for each bond purchased," insert --(Fig. 4, step 440)--.

Page 12, line 13, after the phrase "initial funding amount" insert --(Fig. 4, step 450)--.

Page 12, line 14, after the phrase "for a holdback or a Strip" insert --(Fig. 4, step 460)--.

Page 12, line 15, after the first instance of the word “purchased” insert --(Fig. 4, step 470)--.

Page 12, line 20, after the word "amount" insert --(Fig. 4, step 480)--.

Page 13, line 17, after the phrase "Coupon Bonds needed" insert --(Fig. 4, step 490)--.

Page 13, line 18, after the phrase "number of Coupon Bonds" insert --(Fig. 4, step 495)--.

Page 14, line 1, after the phrase “initial funding amount” insert --(Fig. 5, step 510)--.

Page 14, line 1, after the phrase "purchase price per bond" insert --(Fig. 5, step 520)--.

Page 14, line 2, after the phrase "discount, at a premium or par" insert --(Fig. 5, step 530)--.

Page 14, line 3, after the phrase “per year would be calculated” insert --(Fig. 5, step 540)--.

Page 14, line 6, after the phrase “initial funding amount” insert --(Fig. 5, step 550)--.

Page 15, line 15, after the phrase "amortizing the front end load" insert --(Fig. 5, step 560)--.